Case 07-17798 Doc 1 Filed 09/28/07 Entered 09/28/07 14:05:08 Desc Main Document Page 1 of 38

Official Form 1 (4/0					ruptcy of Illino		-g- <u>-</u>			Vol	untary Petition
Name of Debtor (if in Sobota, Marian	Name of Debtor (if individual, enter Last, First, Middle): Sobota, Marian						Name of Joint Debtor (Spouse) (Last, First, Middle): Sobota, Halina				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								e Joint Debtor nd trade names		3 years	
Last four digits of Soc	c. Sec./Complete	EIN or otl	ner Tax I	D No. (if mo	re than one, state		our digits		/Complete EIN	or other Ta	ax ID No. (if more than one, state
Street Address of Deb 906 Cranbrook I Schaumburg, IL		eet, City, a	nd State)		ZIP Code	90		orook Drive	tor (No. and St	reet, City, a	ZIP Code
County of Residence of Cook	or of the Principa	al Place of	Busines	s:	60193	Coun	-	idence or of t	he Principal Pl	ace of Busi	60193 ness:
Mailing Address of Do	Assets of Busine	ss Debtor	et addres	ss):	ZIP Code	Maili	ng Addre	ss of Joint De	ebtor (if differe	ent from stre	zIP Code
(if different from stree	et address above)	:									
(Form of	page 2 of this formules LLC and LL and LL and one of the above	m. P) e entities,	Sing in 1 Rail Stoo	(Check lth Care Bu gle Asset Ro 1 U.S.C. § road ckbroker nmodity Br aring Bank er Tax-Exe (Check beck tor is a tax- er Title 26 of	eal Estate as 101 (51B)	e) anization 1 States	Deb defir	apter 7 apter 9 apter 11 apter 12 apter 13 apter 13 ts are primarily ned in 11 U.S.C urred by an ind	e Petition is F	thapter 15 Pf a Foreign thapter be of Debts k one box)	Under Which one box) Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding Debts are primarily business debts.
■ Full Filing Fee atta □ Filing Fee to be pa attach signed appli is unable to pay fe □ Filing Fee waiver attach signed appli	aid in installment ication for the co ee except in instal requested (applic	s (applical ourt's consi llments. Re	ble to inc deration ule 1006 apter 7 i	certifying t (b). See Offi ndividuals o	hat the debte cial Form 3A. only). Must	or Check	Debtor c if: Debtor' to insid c all appli A plan Accepta	is a small bus is not a small s aggregate r ers or affiliate icable boxes: is being filed ances of the p	noncontingent (es) are less that with this petitolan were solic	s defined in or as define liquidated d n \$2,190,00 ion.	11 U.S.C. § 101(51D). d in 11 U.S.C. § 101(51D). ebts (excluding debts owed)0. tion from one or moreC. § 1126(b).
Statistical/Administration Debtor estimates the there will be no futor the stimated Number of Number	hat funds will be hat, after any exe ands available for Creditors	available empt prope distribution	erty is ex on to uns	cluded and secured crea	administrati litors.	ve expens	es paid,				FOR COURT USE ONLY
49 99 ■ □ Estimated Assets □ \$0 to	100- 199 □ \$10,001			5001- 10,000		25,001- 50,000		0 100,000			
\$10,000 Estimated Liabilities \$0 to \$50,000	\$100,000 \$50,001 \$100,000	to	\$10	0,001 to	\$1,0	00,001 to million		\$100 million More than \$100 million			

Case 07-17798 Doc 1 Filed 09/28/07 Entered 09/28/07 14:05:08 Desc Main Document Page 2 of 38 Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Sobota, Marian Sobota, Halina (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Diane Aniolowski # September 28, 2007 Signature of Attorney for Debtor(s) (Date) Diane Aniolowski # 6285650 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

possession was entered, and

after the filing of the petition.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruntcy Court

		District of Illing		
	an Sobota a Sobota		Case No.	
in ic <u>riam</u>	a cosola	Debtor(s)	Chapter	7
]	EXHIBIT D - INDIVIDUAL DEBTOR CREDIT COUNSI			IANCE WITH
counseling can dismiss creditors w another bar	rning: You must be able to check truth listed below. If you cannot do so, you a s any case you do file. If that happens, y ill be able to resume collection activitien hkruptcy case later, you may be requir to stop creditors' collection activities.	are not eligible you will lose w es against you.	to file a bankrup hatever filing fee If your case is di	otcy case, and the court you paid, and your smissed and you file
	ry individual debtor must file this Exhibit eparate Exhibit D. Check one of the five s		•	-
counseling a opportunitie certificate fr	1. Within the 180 days before the filing of agency approved by the United States true as for available credit counseling and assist om the agency describing the services propayment plan developed through the agency	stee or bankrup sted me in perfo ovided to me. A	tcy administrator to the print of the print	that outlined the adget analysis, and I have a
counseling a opportunitie have a certific from the ago	2. Within the 180 days before the filing o agency approved by the United States trues for available credit counseling and assisticate from the agency describing the servency describing the services provided to agency no later than 15 days after your	stee or bankrup sted me in perforices provided to you and a copy	otcy administrator for forming a related but to me. You must fil of any debt repay	that outlined the adget analysis, but I do not a copy of a certificate
obtain the secircumstance	8. I certify that I requested credit counselidervices during the five days from the time es merit a temporary waiver of the credit be accompanied by a motion for determination.	I made my requestions of the counseling requestions of the counsel	uest, and the follouirement so I can be	wing exigent ile my bankruptcy case

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

2001,1119 11 02 04 11 11 11 11 11 11 11 11 11 11 11 11 11
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financia responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Marian Sobota Marian Sobota
Date: September 28, 2007

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court

		Northern District of Illinois		
In re	Marian Sobota Halina Sobota		Case No.	
		Debtor(s)	Chapter	7
		AL DEBTOR'S STATEMENT DIT COUNSELING REQUIRE		IANCE WITH
can di credit anoth	Warning: You must be able to eling listed below. If you cannot ismiss any case you do file. If the ors will be able to resume collecter bankruptcy case later, you make to stop creditors' collections.	t do so, you are not eligible to f at happens, you will lose whate tion activities against you. If y ay be required to pay a second	ïle a bankrup ever filing fee our case is dis	tcy case, and the court you paid, and your smissed and you file
and fil	Every individual debtor must file le a separate Exhibit D. Check on	v v -	•	-
oppor certific	■ 1. Within the 180 days befor eling agency approved by the Unit tunities for available credit counse cate from the agency describing the obt repayment plan developed three	eling and assisted me in performing services provided to me. <i>Attac</i> .	administrator t ng a related bu	hat outlined the dget analysis, and I have a
opportage and the second of th	□ 2. Within the 180 days befor eling agency approved by the Unit tunities for available credit counses certificate from the agency describing the services the agency describing the agency no later than 15 days	eling and assisted me in performir ibing the services provided to me a provided to you and a copy of a	administrator t ng a related bu e. You must file any debt repay	hat outlined the dget analysis, but I do not a a copy of a certificate
circun	☐ 3. I certify that I requested on the services during the five days fastances merit a temporary waiver [Must be accompanied by a motion]	from the time I made my request, of the credit counseling requirer	, and the follownent so I can f	wing exigent ile my bankruptcy case

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Halina Sobota Halina Sobota
Date: September 28, 2007

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Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marian Sobota,		Case No		
	Halina Sobota				
•		Debtors	Chapter	7	
			1 -		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	346,000.00		
B - Personal Property	Yes	3	66,244.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		337,192.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		155,708.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,278.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,307.00
Total Number of Sheets of ALL Schedu	ıles	15			
	To	otal Assets	412,244.00		
			Total Liabilities	492,900.00	

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marian Sobota,		Case No.		
	Halina Sobota				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,278.00
Average Expenses (from Schedule J, Line 18)	4,307.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,494.82

State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		155,708.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		155,708.00

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Form	В6А
(10/0.5)	5)

In re	Marian Sobota,	Case No
	Halina Cahata	

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at Location: 1221 Navy Court,	fee simple	-	346,000.00	331,907.00

Sub-Total > 346,000.00 (Total of this page)

Total > 346,000.00

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Form	B6F
1 OIIII	DOL
(10/04)	5)

In re	Marian Sobota,	Case No.
	Halina Sobota	

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial	Check	ing account with Harris Bank	-	0.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savin	gs Account With Chase	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	llaneous used household goods	-	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Perso	nal Used Clothing	-	700.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Emplo value	yer - Term Life Insurance - no cash surrender	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > 2,200.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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Form B6B (10/05)

In re	Marian Sobota,	Case No.
	Halina Sobota	

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	IF	RA through employer - 100% exempt	-	56,514.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			-	Sub-Tota	al > 56,514.00
			(To	tal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re Marian Sobota,
Halina Sobota

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	03 (Chevrolet Silverado, 72,000 miles	J	6,400.00
	other vehicles and accessories.	99 1	Mitsubishi Galant, 180,000 miles	J	1,130.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	Х			

Sub-Total > (Total of this page)

7,530.00

Total >

66,244.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form B6C (4/07)

In re	Marian Sobota,	Case No
	Halina Sohota	

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Real Estate located at Location: 1221 Navy Court, Elgin IL	735 ILCS 5/12-901	30,000.00	346,000.00
Checking, Savings, or Other Financial Accounts, Certif	ficates of Deposit		
Checking account with Harris Bank	735 ILCS 5/12-1001(b)	0.00	0.00
Savings Account With Chase	735 ILCS 5/12-1001(b)	0.00	0.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	700.00	700.00
Interests in IRA, ERISA, Keogh, or Other Pension or PIRA through employer - 100% exempt	rofit Sharing Plans 735 ILCS 5/12-1006	100%	56,514.00

Total: 88,714.00 404,714.00

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Official Form 6D (10/06)

In re	Marian Sobota,	Case No.
	Halina Sobota	

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx6946			Opened 5/25/05 Last Active 11/24/06	T	E D			
Countrywide Home Lending 450 American St Credit Reporting S Simi Valley, CA 93065		Н	Mortgage Real Estate located at Location: 1221 Navy Court, Elgin IL					
			Value \$ 346,000.00				263,757.00	0.00
Account No. x7CH643			07					
Fisher and Shapiro LLC 4201 Lake Cook Rd Northbrook, IL 60062		J	Notice of Foreclosure Real Estate located at Location: 1221 Navy Court, Elgin IL					
			Value \$ 346,000.00	1			0.00	0.00
Account No. xxxxx4738	T		Opened 5/25/05 Last Active 1/19/07					
General Motors Mtg Corp Po Box 4622 Waterloo, IA 50704		Н	Second Mortgage Real Estate located at Location: 1221 Navy Court, Elgin IL					
			Value \$ 346,000.00	1			68,150.00	0.00
Account No. xxxxxx5379 Harris N A Po Box 94034 Palatine, IL 60094		Н	Opened 8/02/03 Last Active 2/01/07 PMSI 03 Chevrolet Silverado, 72,000 miles					
			Value \$ 6,400.00				5,285.00	0.00
0 continuation sheets attached	-		S (Total of th		tota pag		337,192.00	0.00
Total (Report on Summary of Schedules) 0.00								

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Official Form 6E (4/07)

In re	Marian Sobota,		Case No.	
	Halina Sobota			
•		Debtors	,	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

"Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case
under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trus or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6F (10/06)

In re	Marian Sobota, Halina Sobota		Case No.	
_		Debtors	•,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		С	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	٦	CONSIDERATION FOR CLAIM. IF C	AND LAIM TE.	O N H L N G W N	UNLIQUIDAT		AMOUNT OF CLAIM
Account No. 0854			Opened 12/10/00 Last Active 1/03/07 Consumer Debt		T	T E D		
Bank Of America Po Box 1598 Norfolk, VA 23501		H						
Account No. xxxxxx2053			Opened 3/01/06 Last Active 1/01/07			-		15,260.00
Beneficial/household Finance Pob 1547 Chesapeake, VA 23327		H	Consumer Debt					9,053.00
Account No. xxxxxxxxx7276		\perp	Opened 3/28/06 Last Active 1/15/07					3,000.00
Beneficial/household Finance Po Box 1547 Chesapeake, VA 23327		Н	Consumer Debt					
								8,549.00
Account No. xxxxxxxx1789 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		v	Opened 12/01/05 Last Active 1/25/07 Consumer Debt					
								7,963.00
3 continuation sheets attached		_		S (Total of th		tota pag		40,825.00

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Official Form 6F (10/06) - Cont.

In re	Marian Sobota,	Case No.
	Halina Sobota	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community		СО	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J H H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	N - N C	NL I QU I DA		AMOUNT OF CLAIM
Account No. xxxxxxxxxx1205			Opened 3/09/06 Last Active 2/23/07	:	Т	DATED		
Chase 900 Stewart Ave Garden City, NY 11530		Н	03 Mercedes E55, 62,000 miles - Reposse	ession		D		22,355.00
Account No. xxxxxxxx7209	1		Opened 7/01/97 Last Active 12/13/06				H	
Chase 800 Brooksedge Blvd Westerville, OH 43081	=	J	Consumer Debt					
								19,486.00
Account No. xxxxxxxx2128 Chase- Bp Po Box 15298 Wilmington, DE 19850		J	Opened 4/01/96 Last Active 2/02/07 Consumer Debt					2,141.00
Account No. xxxxxxx4807			Opened 9/01/95 Last Active 1/15/07					
Citibank Po Box 6241 Sioux Falls, SD 57117		J	Consumer Debt					17,921.00
Account No. xxxxxxxxxxx7824	1		Opened 6/20/99 Last Active 1/07/07				\vdash	,
Citibank Usa Po Box 6003 Hagerstown, MD 21747		J	Consumer Debt					8,503.00
				~	<u> </u>	L	Щ	0,505.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(7	S Γotal of th		ota pag		70,406.00

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Official Form 6F (10/06) - Cont.

In re	Marian Sobota,	Case No.
	Halina Sobota	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITION OF THE STATE	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE) IM	O N T	ZLLQULDAH	I S P	AMOUNT OF CLAIM
Account No. xx-xxxx5401			07		Т	T E D		
City of Elgin Department of Code Administration 150 Dexter Court Elgin, IL 60120-5555		J	Code Violations			D		50.00
Account No. xxxxxxxx8066			Opened 8/07/00 Last Active 1/05/07	+				
Discover Fin Pob 15316 Wilmington, DE 19850		W	Consumer Debt					11,211.00
Account No. xxxxxxxx6670	┢		Opened 3/01/97 Last Active 1/23/07					
Gemb/sams Po Box 981400 El Paso, TX 79998		Н	Consumer Debt					1,350.00
Account No. xxxxxxxxxxx7824	┢		07		-			.,
Home Depot PO Box 689100 Des Moines, IA 50368		J	Consumer Debt					7,865.00
Account No. xxxxxxxxxxx0981	\vdash		Opened 3/17/01 Last Active 2/01/07				H	
Hsbc/mnrds 90 Christiana Rd New Castle, DE 19720		W	Consumer Debt					1,701.00
Sheet no. 2 of 3 sheets attached to Schedule of			ı	Su	bt	ota	1	00.477.00
Creditors Holding Unsecured Nonpriority Claims			(To	otal of thi	s į	oag	e)	22,177.00

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Official Form 6F (10/06) - Cont.

In re	Marian Sobota,	Case No.
	Halina Sobota	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	l'	ISPUTED	AMOUNT OF CLAIM
Account No. xx2738			Opened 3/09/96 Last Active 1/08/07	Ť	TE		
Jc Penney Po Box 981402 El Paso, TX 79998		J	Consumer Debt				4 200 00
1001	┫		2 1 7 (2) (2) 1 1 1 1 1 1 (2) (27		_	_	1,380.00
Account No. xxxxxxxx4064 Lowes/mbga Po Box 103065 Roswell, GA 30076		J	Opened 7/02/03 Last Active 1/30/07 Consumer Debt				
							2,216.00
Account No. 7400 Monogram Bank N America Po Box 17054 Wilmington, DE 19884		J	Opened 6/09/00 Last Active 1/12/07 Consumer Debt				
							10,224.00
Account No. xxxxxxxxxxxx1047 Target Nb Po Box 673 Minneapolis, MN 55440		w	Opened 9/25/99 Last Active 1/05/07 Consumer Debt				8,480.00
Account No.	╀				_	\vdash	8,480.00
1 Account 110.							
Sheet no3 of _3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total	Sub of this			22,300.00
			(Report on Summary of		Γota dule		155,708.00

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Form	B60
(10/0.5)	5)

In re Marian Sobota, Case No. ______

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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Form	B6F
(10/05)	5)

In re	Marian Sobota,	Case No.
	Halina Sohota	

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

	Marian Sobota			
In re	Halina Sobota		Case No.	
		Debtor(s)	_	

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed upless the spouses are consected and a joint petition is not filed. Do not state the name of any minor shill.

	separated and a joint petition is not filed. Do not state the name					
Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE				
Married	RELATIONSHIP(S): None.	AGE(S):				
Employment:	DEBTOR		SPOUSE			
Occupation	provide					
Name of Employer	Kinsale Contracting Group	Unemployed				
How long employed	5 years					
Address of Employer	1221 Navy Court Elgin, IL 60123					
INCOME: (Estimate of a	verage or projected monthly income at time case filed)		DEBTOR	S	SPOUSE	
1. Monthly gross wages, s	salary, and commissions (Prorate if not paid monthly)	\$_	5,469.00	\$	0.00	
2. Estimate monthly overt	time	\$ _	0.00	\$	0.00	
3. SUBTOTAL		\$_	5,469.00	\$	0.00	
4. LESS PAYROLL DED	MICTIONS					
a. Payroll taxes and		\$	1,191.00	\$	0.00	
b. Insurance	social security	Ψ –	0.00	\$ —	0.00	
c. Union dues		\$ -	0.00	\$ 	0.00	
d. Other (Specify):		\$ -	0.00	<u> </u>	0.00	
d. Other (Speelly).		_	0.00	\$	0.00	
5. SUBTOTAL OF PAYE	ROLL DEDUCTIONS	\$_	1,191.00	\$	0.00	
6. TOTAL NET MONTH	ILY TAKE HOME PAY	\$_	4,278.00	\$	0.00	
7. Regular income from o	peration of business or profession or farm (Attach detailed sta	atement) \$	0.00	\$	0.00	
8. Income from real prope		\$	0.00	\$	0.00	
9. Interest and dividends		\$	0.00	\$	0.00	
10. Alimony, maintenanc or that of dependents	e or support payments payable to the debtor for the debtor listed above	r's use \$	0.00	\$	0.00	
11. Social security or gove		_				
(Specify):		_ \$ _	0.00	\$	0.00	
		\$ _	0.00	\$	0.00	
12. Pension or retirement	income	\$_	0.00	\$	0.00	
13. Other monthly income	e					
(Specify):		\$ _	0.00	\$	0.00	
		\$	0.00	\$	0.00	
14. SUBTOTAL OF LIN	ES 7 THROUGH 13	\$_	0.00	\$	0.00	
15. AVERAGE MONTH	LY INCOME (Add amounts shown on lines 6 and 14)	\$_	4,278.00	\$	0.00	
	AGE MONTHLY INCOME: (Combine column totals one debtor repeat total reported on line 15)		\$	4,278.0	0	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

	Marian Sobota			
In re	Halina Sobota		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time

case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly	y rate.	<i>y</i>
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separ	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,570.00
a. Are real estate taxes included? Yes No _X_		· · · · · · · · · · · · · · · · · · ·
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	210.00
b. Water and sewer	\$	0.00
c. Telephone	\$	85.00
d. Other Cable	\$	45.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	70.00
7. Medical and dental expenses	\$	30.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	397.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming	\$	50.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,307.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME	¢.	4 270 00
a. Average monthly income from Line 15 of Schedule I	\$	4,278.00
b. Average monthly expenses from Line 18 above	<u>\$</u> ——	4,307.00
c. Monthly net income (a. minus b.)	>	-29.00

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Official Form 6-Declaration. (10/06)

Date

Date

United States Bankruptcy CourtNorthern District of Illinois

In re	Marian Sobota Halina Sobota		Case No.	
		Debtor(s)	Chapter	7
			•	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of

<u>17</u> sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.					
September 28, 2007	Signature	/s/ Marian Sobota Marian Sobota Debtor			
September 28, 2007	Signature	/s/ Halina Sobota Halina Sobota			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Joint Debtor

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Official Form 7 (04/07)

United States Bankruptcy Court Northern District of Illinois

In re	Marian Sobota Halina Sobota		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$49,902.00	H & W - Employment income - estimated 2005
\$61,885.00	H & W - Employment income - estimated 2006
\$44,909.00	H & W - 2007 year-to-date per pay advices

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT SOURCE**

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

None

Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR AMOUNT STILL PAYMENTS/ VALUE OF **TRANSFERS TRANSFERS OWING**

NAME AND ADDRESS OF CREDITOR

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Wells Fargo Bank vs Marion Sobota: Halina Sobota 07CH643

NATURE OF PROCEEDING Motion to Foreclose Mortgage

COURT OR AGENCY AND LOCATION Circuit Court of Kane County, STATUS OR DISPOSITION Motion Filed

Illinois

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Chase Auto Finance National Recovery Group PO Box 29505 Phoenix. AZ 85038-9505

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 03 Mercedes E55

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION NAME AND ADDRESS OF COURT

DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **PROPERTY** ORDER

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT. AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY OF PAYEE Legal Helpers 2007 \$2000

20 W. Kinzie Suite 1300 Chicago, IL 60610

Credit Infonet 2007 \$384

4540 Honeywell Ct Dayton, OH 45424-5760

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF VALUE OF PROPERTY OR DEBTOR'S INTEREST DEVICE

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

Page 30 of 38

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1121 Navv Ct. Elgin, Illinois 60123 NAME USED Same

DATES OF OCCUPANCY

99-7/12/07

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE

LAW

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO. **ADDRESS**

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	September 28, 2007	Signature	/s/ Marian Sobota
			Marian Sobota Debtor
Date	September 28, 2007	Signature	/s/ Halina Sobota
			Halina Sobota

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

Marian Sobota In re Halina Sobota			Case No		
	Debtor	r(s)	Chapter	7	
CHAPTER 7 INI	DIVIDUAL DEBTOR'S	STATEME	ENT OF IN	FENTION	
I have filed a schedule of assets and lia	abilities which includes debts sec	ured by property	of the estate.		
☐ I have filed a schedule of executory con	ntracts and unexpired leases which	h includes perso	nal property su	oject to an unexp	ired lease.
I intend to do the following with respec	ct to property of the estate which	secures those de	bts or is subject	to a lease:	
Description of Secured Property 03 Mercedes E55, 62,000 miles -	Creditor's Name Chase	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Repossession					
Real Estate located at Location: 1221 Navy Court, Elgin IL	Countrywide Home Lending	Х			
Real Estate located at Location: 1221 Navy Court, Elgin IL	Fisher and Shapiro LLC	Х			
Real Estate located at Location: 1221 Navy Court, Elgin IL	General Motors Mtg Corp	Х			
03 Chevrolet Silverado, 72,000 miles	Harris N A				Х
Description of Leased Property	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NONE-					
Date September 28, 2007		arian Sobota In Sobota Or			
Date September 28, 2007	Signature /s/ Ha	alina Sobota			

Halina Sobota Joint Debtor Case 07-17798 Doc 1 Filed 09/28/07 Entered 09/28/07 14:05:08 Desc Main

Document Page 34 of 38 United States Bankruptcy Court Northern District of Illinois

				110111					
т.		Marian Sobota				C. N.			
In re		Halina Sobota	1	Debtor(s		Case No. Chapter	7		
					20001(0)	Chapter	_		
		DIS	SCLOSURE (OF COMPENS	ATION OF ATTOR	NEY FOR D	EBTOR(S)		
1.	con	npensation paid	to me within one ye	ear before the filing	2016(b), I certify that I an of the petition in bankruptcy, or in connection with the bar	or agreed to be pa	id to me, for services re		
				•			2,000.00		
		Prior to the fili	ing of this statemen	nt I have received		\$	2,000.00		
		Balance Due				\$	0.00		
2.	The	e source of the co	ompensation paid to	o me was:					
		•	Debtor		Other (specify):				
3.	The	e source of comp	ensation to be paid	to me is:					
٥.	1110	_			0.1 (
			Debtor		Other (specify):				
4.		I have not a firm.	greed to share the a	above-disclosed comp	pensation with any other pers	son unless they are	members and associates	s of my law	
					sation with a person or personnes of the people sharing in t			y law firm.	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed.								
5.	Ву	Represen financial representations per motions per mot	tation of the debtor management coupursuant to 11 US	ors in any discharg rse fees, post-discl iC 522(f)(2)(A) for a	oes not include the following geability actions, any docu narge credit repair, judicia avoidance of liens on hous preparation and filing of r	ment retrieval se I lien avoidances sehold goods, rel	, preparation and filing ief from stay actions, i	g of motions to	
				(CERTIFICATION				
this		ertify that the for kruptcy proceedi		te statement of any a	greement or arrangement for	payment to me for	representation of the de	ebtor(s) in	
Date	ed:	September 28	8, 2007		/s/ Diane Aniolows	ki #			
					Diane Aniolowski #	6285650			
					Legal Helpers, PC 20 W. Kinzie				
					13th Floor				
					Chicago, IL 60610	(040) 107 151	20		
					(312) 467-0004 Fa	ax: (312) 467-183	32		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

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B 201 (04/09/06)

obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.								
Diane Aniolowski # 6285650	X	/s/ Diane Aniolowski #	September 28, 2007					
Printed Name of Attorney		Signature of Attorney	Date					
Address:								
20 W. Kinzie								
13th Floor								
Chicago, IL 60610								
(312) 467-0004								
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.								
Marian Sobota								
Halina Sobota	X	/s/ Marian Sobota	September 28, 2007					
Printed Name of Debtor		Signature of Debtor	Date					
Case No. (if known)	X	/s/ Halina Sobota	September 28, 2007					
		Signature of Joint Debtor (if any)	Date					

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United States Bankruptcy Court Northern District of Illinois

In re	Marian Sobota Halina Sobota		Case No.							
III TC	Trainia Gobota	Debtor(s)	Chapter 7							
	VERIFICATION OF CREDITOR MATRIX									
		Number of	Creditors:	24						
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best o (our) knowledge.									
Date:	September 28, 2007	/s/ Marian Sobota Marian Sobota Signature of Debtor								
Date:	September 28, 2007	/s/ Halina Sobota Halina Sobota Signature of Debtor								

Marian Sobo@ase 07-17798 Doc 1 Halina Sobota 906 Cranbrook Drive Schaumburg, IL 60193

ppopulago G Page 38 of 38 Hagerstown, MD 21747

Eiled (19/28/07 Entered 09/28/07 14:05:08 nn Desc Main Po Box 981402 El Paso, TX 79998

Diane Aniolowski # Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610

City of Elgin Department of Code Administration 150 Dexter Court Elgin, IL 60120-5555

Lowes/mbga Po Box 103065 Roswell, GA 30076

Bank Of America Po Box 1598 Norfolk, VA 23501

Countrywide Home Lending 450 American St Credit Reporting S Simi Valley, CA 93065

Monogram Bank N America Po Box 17054 Wilmington, DE 19884

Beneficial/household Finance Pob 1547 Chesapeake, VA 23327

Discover Fin Pob 15316 Wilmington, DE 19850

Target Nb Po Box 673 Minneapolis, MN 55440

Beneficial/household Finance Po Box 1547 Chesapeake, VA 23327

Fisher and Shapiro LLC 4201 Lake Cook Rd Northbrook, IL 60062

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